

## REMARKS

Applicant has amended the claims for examination in this US National Phase patent application based on the priority Patent Cooperation Treaty (PCT) patent application.

1088795-032203

**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

Please amend the Claims as follows:

1. (amended) A system for the payment of fees comprising:
  - a. service providers;
  - b. service receivers; and
  - c. a clearinghouse,

wherein, the service providers subscribe with the clearinghouse to provide services to the service receivers, the service receivers subscribe with the clearinghouse to receive services from the service providers, the service receivers select a specific service provider who has subscribed to the clearinghouse to act as a primary service provider for the service receiver, the clearinghouse collects plan fees from the service receivers on a set periodical basis and distributes at least a portion of the plan fees to the selected service providers on a set periodical basis as payment fees, and the service receivers receive services from the selected service providers.

2. (amended) The system characterized in Claim 1, wherein the clearinghouse collects the plan fees from the service receivers ~~on a set periodical basis for a set period of time.~~

3. (amended) The system characterized in Claim 2, wherein the clearinghouse distributes the payment fees to the selected service providers ~~on a set periodical basis for a set period of time.~~

4. (amended) The system characterized in Claim 3, wherein the selected service providers provides a predetermined type of service to the service receivers.

5. (amended) The system characterized in Claim 4, wherein the selected service providers provides a predetermined quantity of services to the service receivers.

6. (amended) The system characterized in Claim 1, wherein the service receivers pay a co-payment fee to the selected service providers when the service receivers receive the services from the selected services providers.

Cancel Claim 7 without prejudice.

8. (amended) The system characterized in Claim 7~~1~~, wherein if the service receiver is provided services from a service provider who has subscribed to the clearinghouse but who has not been designated as the primary service provider for the service receiver, the service receiver pays to the non-primary service provider a service fee and the non-primary service provider receives a fee from the clearinghouse.

9. (amended) The system characterized in Claim 1, wherein if the service receiver receives services from a service provider that is not subscribed to the clearinghouse, no fee is paid to the service provider by the clearinghouse and the service receiver is liable for the service providers entire fee.

10. (amended) The system characterized in Claim 5, wherein if the service receiver receives services from the selected service provider in a quantity greater than the predetermined quantity, no fee is paid to the selected service provider by the clearinghouse for any services over the predetermined quantity and the service receiver is liable for the selected service providers' entire fee.

11. (amended) The system characterized in Claim 5, wherein if the service receiver receives services from the selected service provider in a quantity greater than the predetermined quantity, no fee is paid to the selected service provider by the clearinghouse for any services over the predetermined quantity and the service receiver is liable for the selected service providers' fee at a reduced rate.

12. (amended) The system characterized in Claim 1 in combination with an insurance coverage product.

13. (amended) A system for the payment of medical fees comprising:
- doctors;
  - patients; and
  - a clearinghouse,

wherein, the doctors subscribe with the clearinghouse to provide a predetermined quantity of medical services to the patients, the patients subscribe with the clearinghouse to receive medical services from the doctors, the patients select a doctor who has subscribed to the clearinghouse as a primary doctor for the patients, the clearinghouse collects plan fees from the patients on a set periodical basis and distributes at least a portion of the plan fees to the primary doctors as payment fees on a set periodical basis, and the patients receive medical services from the primary doctors.

14. (amended) The system characterized in Claim 13, wherein the clearinghouse collects the plan fees from the patients ~~on a set periodical basis~~ for a set period of time.

15. (amended) The system characterized in Claim 14, wherein the clearinghouse distributes the payment fees to the primary doctors ~~on a set periodical basis~~ for a set period of time.

Please cancel Claim 16 without prejudice.

17. (amended) The system characterized in Claim ~~16~~15, wherein the patients pay a co-payment fee to the primary doctors when the patients receive the medical services from the primary doctors.

Add new Claims 18-20 as follows:

18. (new) A system for the payment of fees comprising:

- a. service providers;
- b. service receivers; and
- c. a clearinghouse,

wherein, the service providers subscribe with the clearinghouse to provide a predetermined quantity of services to the service receivers, the service receivers subscribe with the clearinghouse to receive services from the service providers, the service receivers select a specific service provider who has subscribed to the clearinghouse to act as a primary service provider for the service receiver, the clearinghouse collects plan fees from the service receivers on a set periodical basis for a set period of time and distributes at least a portion of the plan fees to the selected service provider on a set periodical basis for a set period of time as payment fees, and the service receivers receive services from the selected service provider.

19. (new) The system characterized in Claim 18, wherein the selected service provider provides a predetermined type of service to the service receivers.


20. (new) The system characterized in Claim 19, wherein the selected service provider provides a predetermined quantity of services to the service receivers.

21. (new) The system characterized in Claim 20, wherein the service receivers pay a co-payment fee to the selected service provider when the service receivers receive the services from the selected service provider.

**CONCLUSION**

Applicant submits that the Claims are in condition for examination and allowance and requests such actions. If the Examiner has any questions or concerns that can be answered over the telephone, please contact the below-signed patent lawyer.

Respectfully submitted,  
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